

Information to identify the case:

Debtor 1	<u>Lev Bakshiyev</u>	Social Security number or ITIN	xxx-xx-5734
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 22-12045-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lev Bakshiyev

8/8/23

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lev Bakshiyev
Debtor

Case No. 22-12045-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 08, 2023

User: admin
Form ID: 318

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Total Noticed: 92

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2023:

Recip ID	Recipient Name and Address
db	+ Lev Bakshiyev, 103 Diamond Lane, Old Bridge, NJ 08857-3321
aty	+ Denis Carlon, ESQ., KML Law Group, P.C., 701 Market Street, Suite 500, Philadelphia, PA 19106-1538
cr	##+ Old Bridge Municipal Utilities Authority, Scarinci & Hollenbeck, LLC, c/o Joel R. Glucksman, Esq., 1100 Valley Brook Ave., P.O. Box 790 Lyndhurst, NJ 07071-0790
519530602	+ Apex Sport & Regenerative Medicine, 55 N. Gilbert Street, Suite 1101, Tinton Falls, NJ 07701-4956
519530604	+ Bank of America, Corporate Center, 100 North Tryon Street, Charlotte, NC 28202-4036
519530606	+ Bergen Passaic Cataract Laser & Surgery, 18-01 Pollitt Drive, Suite 4, Fair Lawn, NJ 07410-2821
519530615	+ CMS, 7500 Security Boulevard, Baltimore, MD 21244-1849
519530609	+ Cardiovascular Institue of Mt. Sinai, 1190 5th Avenue, New York, NY 10029-6503
519530612	+ Chase Receivables, PO Box 659, West Caldwell, NJ 07007-0659
519530622	ENT And Allergy Associates, LLP, PO Box 5001, White Plains, NY 10602-5001
519530621	+ Emergency Physician Associates of NJ PC, 99 Beauvoir Avenue, Summit, NJ 07901-3533
519530627	+ Hackensack Meridian Health, Raritan Bay Medical Center, 530 New Brunswick Avenue, Perth Amboy, NJ 08861-3685
519530634	+ Kabbage Funding, 1410 Broadway, 16th Floor, New York, NY 10018-9339
519530638	+ Lincoln & Morgan, 600 West Broadway, Suite 700, San Diego, CA 92101-3370
519530639	+ Middle Country Collection Services, Inc., 200 Parkway Drive South, Suite 301, Hauppauge, NY 11788-2025
519530646	Morris Anesthesia Group, 3799 US-46, Suite 301, Parsippany, NJ 07054
519530647	Morris Anesthesia Grup, GPO PO Box 26960, New York, NY 10087-6960
519530648	+ Mount Sinai Hospital, 1468 Madison Avenue, New York, NY 10029-6508
519530649	+ Mt. Sinai Doctors Faculty Practice, 5 East 98th Street, New York, NY 10029-6501
519530651	+ NJ E-Z Pass Customer Service Center, PO Box 4973, Trenton, NJ 08650-4973
519530650	+ New Jersey Division of Taxation, Compliance & Enforcement-Bankruptcy Unit, 3 John Fitch Way, 5th Floor, PO Box 245, Trenton, NJ 08602-0245
519530652	+ Old Bridge Munipal Utilities Authority, 71 Boulevard West, Cliffwood Beach, NJ 07735-6105
519530653	Omni Eye Services, 485 Route 1 South, Bldg A, Iselin, NJ 08830
519530659	+ Sheriff Middlesex County, 701 Livingston Ave, New Brunswick, NJ 08901-3345
519530661	Silver Script Insurance Company, PO Box 504849, St. Louis, MO 63150-4849
519530660	+ Silver Script Insurance Company, 1021 Reams Fleming Boulevard, Franklin, TN 37064-1844
519555098	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519530662	+ State of New Jersey, Dept. of Labor and Workforce Development, 1 John Finch Plaza, Trenton, NJ 08611-1760
519530665	+ TKB, 12-24 River Road, Fair Lawn, NJ 07410-1489
519530664	Team Health, 4585 Ridge Park Drive, Fairlawn, OH 44333

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QTJORR.COM	Aug 09 2023 00:34:00	Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg	Email/Text: usanj.njbankr@usdoj.gov		

District/off: 0312-3

User: admin

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		Aug 09 2023 01:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov		
		Aug 09 2023 01:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519530603	^ MEBN		
		Aug 08 2023 20:33:48	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
519530598	^ MEBN		
		Aug 08 2023 20:33:48	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
519530599	^ MEBN		
		Aug 08 2023 20:33:42	Account Resolution Services, 1643 Nw 136th Ave, Sunrise, FL 33323-2857
519555632	Email/PDF: bncnotices@becket-lee.com		
		Aug 08 2023 21:51:07	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519530600	+ Email/PDF: bncnotices@becket-lee.com		
		Aug 08 2023 22:30:57	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519530601	+ Email/PDF: bncnotices@becket-lee.com		
		Aug 08 2023 22:16:51	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519530605	+ Email/Text: kmattingly@bankofmissouri.com		
		Aug 09 2023 01:21:00	Bank of Missouri, 916 North Kings Highway, Perryville, MO 63775-1204
519530607	+ EDI: CAPITALONE.COM		
		Aug 09 2023 00:34:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519530608	+ EDI: CAPITALONE.COM		
		Aug 09 2023 00:34:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519530613	+ Email/Text: mediamanagers@clientservices.com		
		Aug 09 2023 01:20:00	Client Services, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
519530617	+ EDI: CCS.COM		
		Aug 09 2023 00:40:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
519530618	+ EDI: CCS.COM		
		Aug 09 2023 00:40:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
519535407	EDI: DISCOVER.COM		
		Aug 09 2023 00:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519530620	+ EDI: DISCOVER.COM		
		Aug 09 2023 00:34:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
519530619	+ EDI: DISCOVER.COM		
		Aug 09 2023 00:34:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519530624	+ Email/Text: data_processing@fin-rec.com		
		Aug 09 2023 01:21:00	Financial Recovery Services, P.O. Box 385908, Minneapolis, MN 55438-5908
519530625	Email/Text: Atlanticus@ebn.phinsolutions.com		
		Aug 09 2023 01:20:00	Fortiva Retail Credit, PO Box 105555, Atlanta, GA 30348-5555
519530626	^ MEBN		
		Aug 08 2023 20:33:45	Geico Indemnity Co, 1 Geico Plaza, Washington, DC 20076-0005
519620498	^ MEBN		
		Aug 08 2023 20:33:59	HSBC Bank USA, N.A., 2929 Walden Ave C9, Attn: Business Services, Depew, NY 14043-2690
519621573	+ EDI: AISMIDFIRST		
		Aug 09 2023 00:34:00	HSBC Bank USA, National Association, at. el, c/o MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519530628	^ MEBN		
		Aug 08 2023 20:33:35	Hayt, Hayt & Landau, P.O. Box 500, Eatontown, NJ 07724-0500
519530630	+ EDI: HFC.COM		
		Aug 09 2023 00:34:00	Hsbc Bank, Po Box 2013, Buffalo, NY 14240-2013
519530629	+ EDI: HFC.COM		
		Aug 09 2023 00:34:00	Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013

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519530631	EDI: IRS.COM	Aug 09 2023 00:34:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
519581007	EDI: JEFFERSONCAP.COM	Aug 09 2023 00:40:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519530633	EDI: JEFFERSONCAP.COM	Aug 09 2023 00:40:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
519530632	EDI: JEFFERSONCAP.COM	Aug 09 2023 00:40:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
519530610	EDI: JPMORGANCHASE	Aug 09 2023 00:34:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519530611	EDI: JPMORGANCHASE	Aug 09 2023 00:34:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
519551770	+ Email/Text: RASEBN@raslg.com	Aug 09 2023 01:20:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519530635	^ MEBN	Aug 08 2023 20:32:31	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519542199	+ Email/Text: PBNCNotifications@perituservices.com	Aug 09 2023 01:20:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519530636	+ Email/Text: PBNCNotifications@perituservices.com	Aug 09 2023 01:20:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519530637	+ Email/Text: PBNCNotifications@perituservices.com	Aug 09 2023 01:20:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
519530640	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 09 2023 01:21:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
519541543	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 09 2023 01:21:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519530642	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 09 2023 01:21:00	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
519530641	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 09 2023 01:21:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
519530644	+ EDI: AISMIDFIRST	Aug 09 2023 00:34:00	Midland Mortgage Co, Pob 268959, Oklahoma City, OK 73126-8959
519530643	+ EDI: AISMIDFIRST	Aug 09 2023 00:34:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519530645	Email/Text: compliance@onemnethehealth.com	Aug 09 2023 01:21:00	Mnet Financial Inc., 95 Argonaut, Ste 200, Aliso Viejo, CA 92656-4147
519530623	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Aug 09 2023 01:20:00	EZ Pass, 375 McCarter Hwy, Newark, NJ 07114
519584799	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Aug 09 2023 01:20:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
519530663	Email/Text: Bankruptcy@swiftcapital.com	Aug 09 2023 01:20:00	Swift Capital, 3505 Silverside Road, Wilmington, DE 19801
519530655	EDI: PRA.COM	Aug 09 2023 00:34:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
519530654	EDI: PRA.COM	Aug 09 2023 00:34:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
519564542	EDI: PRA.COM	Aug 09 2023 00:34:00	Portfolio Recovery Associates, LLC, c/o American Signature Furn, POB 41067, Norfolk VA 23541
519565798	EDI: PRA.COM		

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		Aug 09 2023 00:34:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
519564482	EDI: PRA.COM		
		Aug 09 2023 00:34:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
519530656	Email/Text: signed.order@pfwattorneys.com		
		Aug 09 2023 01:20:00	Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519530657	Email/Text: signed.order@pfwattorneys.com		
		Aug 09 2023 01:20:00	Pressler Felt & Warsaw, 7 Entin Road, Parsippany, NJ 07054
519530658	+ Email/Text: clientservicesny@pcbinc.org		
		Aug 09 2023 01:21:00	Professional Claims Bureau, P.O. Box 9060, Hicksville, NY 11802-9060
519583727	EDI: Q3G.COM		
		Aug 09 2023 00:34:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
519532321	+ EDI: RMSC.COM		
		Aug 09 2023 00:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519582683	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Aug 09 2023 01:20:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519559895	Email/PDF: bncnotices@becket-lee.com		
		Aug 08 2023 21:53:41	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519537830	Email/Text: electronicbkydocs@nelnet.net		
		Aug 09 2023 01:21:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
519530667	+ Email/Text: electronicbkydocs@nelnet.net		
		Aug 09 2023 01:21:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
519530668	+ Email/Text: electronicbkydocs@nelnet.net		
		Aug 09 2023 01:21:00	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 62

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519530666		Toyota Motor Credit
aty	*+	Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
519530614	*+	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
519530616	##+	Commerical Collections of America LLC, 2180 W. Grant Line Road, Suite 202, Tracy, CA 95377-7343

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Bruce H Levitt	on behalf of Debtor Lev Bakshiyev blevitt@levittslafkes.com sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com
Denise E. Carlon	on behalf of Creditor Midland Mortgage dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation HSBC Bank USA National Association as trustee on behalf of the holders of the OPTEMAC Asset-Backed Pass-Through Certificates, Series 2006-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joel R. Glucksman	on behalf of Creditor Old Bridge Municipal Utilities Authority jglucksman@sh-law.com lmargotta@sh-law.com
Thomas Orr	on behalf of Trustee Thomas Orr tom@torrlaw.com Torr@ecf.axosfs.com
Thomas Orr	tom@torrlaw.com Torr@ecf.axosfs.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Valerie A. Hamilton	on behalf of Creditor New Jersey Division Of Taxation Valerie.Hamilton@law.njoag.gov

TOTAL: 9